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PATENT
Attorney Docket No. 47004.00040

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED
DEC 29 2000
Technology Center 2100

In re Application of:)
BOYLE et al.) Group Art Unit: 2765
Serial Number: 09/325,536) Examiner: F. Thompson, Jr.
Filed: 06/04/99)
For: CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF
CLUB, MERCHANT, AND SERVICE PROVIDER FEES

RESPONSE AND AMENDMENT TO
THE OFFICE ACTION DATED AUGUST 28, 2000

Commissioner of Patents
Washington, D.C. 20231

Sir:

This is in response to the Office Action dated August 28, 2000. Should any fees be due in connection with the filing of this Amendment, the Commissioner is authorized to charge them to Deposit Account No. 50-0206.

In the Claims

Please amend claims 8, 13, 16-17, 21 and 25 as follows.

1. (Unamended) A credit instrument for allowing a cardholder to automatically charge fees to a club, merchant or service provider, comprising:

a credit card capable of charging point of service transactions to be posted on a cardholder's account;